

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**REQUEST FOR FILING CONTINUATION/DIVISIONAL
APPLICATION UNDER 37 C.F.R. § 1.53(b)**

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

This is a request for filing a [] continuation [X] divisional application under 37 C.F.R. § 1.53(b) of pending Application No. 09/235,836 filed on January 22, 1999, for CREDIT CARD SYSTEM AND METHOD, by the following named inventor(s):

(a) Full Name Daniel I. Flitcroft
(b) Full Name Graham O'Donnell
(c) Full Name _____

[X] The entire disclosure of the prior application from which a copy of the oath or declaration is supplied herewith is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
[] This application is being filed by less than all the inventors named in the prior application. In accordance with 37 C.F.R. 1.63(d)(2), the Commissioner is requested to delete the name(s) of the following person or persons who are not inventors of the invention being claimed in this application.

(a) Full Name _____
(b) Full Name _____
(c) Full Name _____

[] This application is being filed by more than all the inventors named in the prior application. In accordance with 37 C.F.R. 1.63(d)(2), the Commissioner is requested to add the name(s) of the following person or persons who are inventors of the invention being claimed in this application.



21839

(2/00)

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(a) Full Name _____
 (b) Full Name _____
 (c) Full Name _____

1. Enclosed is a copy of the prior Application No. 09/235,836 as originally filed on January 22, 1999, including copies of the specification, claims, drawings and the executed oath or declaration as filed.
2. Enclosed is a revised prior application and a copy of the prior executed oath or declaration as filed. No new matter has been added to the revised application.
3. 1 statement(s) claiming small entity status [] are enclosed were filed in prior Application No. 09/235,836, filed on January 22, 1999.
4. The filing fee is calculated below [] and in accordance with the enclosed preliminary amendment:

CLAIMS					
	NO. OF CLAIMS		EXTRA CLAIMS	RATE	FEE
Basic Application Fee					\$690.00 (101)
Total Claims	20	MINUS 20 =	0	x \$18.00 (103) =	0
Independent Claims	6	MINUS 3 =	3	x \$78.00 (102) =	\$234.00
If multiple dependent claims are presented, add \$260.00 (104)					0
Total Application Fee					\$924.00
If small entity status is claimed, subtract 50% of Total Application Fee					\$462.00
Add Assignment Recording Fee of if Assignment document is enclosed					0
TOTAL APPLICATION FEE DUE					\$462.00

5. Charge \$ 462.00 to Deposit Account No. 02-4800 for the fee due.
6. A check in the amount of \$ _____ is enclosed for the fee due.

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7. The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

8. Cancel in this application original claims 16 and 22/27 of the prior application before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)

9. Amend the specification by inserting before the first line the sentence: --This application is a [] continuation, [X] divisional, of Application No. 09/235,836, filed January 22, 1999. --

10. Transfer the drawings from the pending prior application to this application and abandon said prior application as of the filing date accorded this application. A duplicate of this paper is enclosed for filing in the prior application file. (May only be used if signed by person authorized under 37 C.F.R. § 1.138 and before payment of issue fee.)

11. New drawings are enclosed (see Submission of Formal Drawings).

12. Priority is claimed under 35 U.S.C. § 119, as follows:
Ireland Application No. S98 0458 filed June 15, 1998
Ireland Application No. S98 0346 filed May 7, 1998
Ireland Application No. S98 0223 filed March 25, 1998
U.S. Provisional Application No. 60/099,614 filed September 9, 1998
U.S. Provisional Application No. 60/098,175 filed August 26, 1998
U.S. Provisional Application No. 60/092,500 filed July 13, 1998

The certified copies of the priority applications
[] is enclosed
[] was filed on __ in prior Application No. __, filed on __
 have not yet been filed.

13. A preliminary amendment is enclosed.

14. An Information Disclosure Statement is enclosed.

15. A General Authorization for Payment of Fees and Petitions for Extensions of Time is enclosed.

16. Also enclosed __.

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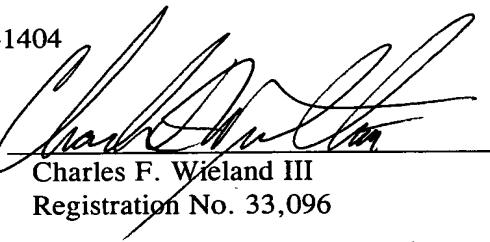
17. The power of attorney in the prior application is to Charles F. Wieland III (Reg. No. 33,096), and the attorneys of Burns, Doane, Swecker & Mathis, L.L.P..

- The power appears in the original papers in the prior application.
- Since the power does not appear in the original papers, a copy of the power in the prior application is enclosed.
- Recognize as Associate Attorney ____.
- Address all future communications to: (May only be completed by applicant, or attorney or agent of record.)

Ronald L. Grudziecki
BURNS, DOANE, SWECKER & MATHIS, L.L.P.
P.O. Box 1404
Alexandria, Virginia 22313-1404

Date: Sept 18, 2000
Date

By:


Charles F. Wieland III
Registration No. 33,096

ADDRESS OF
SIGNATOR:

BURNS, DOANE, SWECKER & MATHIS, L.L.P.
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inventor(s)
 assignee of complete interest
 attorney or agent of record
 filed under 37 C.F.R. § 1.34(a)